



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. : 09/677,401 Confirmation No. : 3108
First Applicant : K. Jon Kern Art Unit : 3629
Filed : 29 September 2000 Examiner : T.D. Nguyen
Title : Loyalty reward program for reducing the balance of a loan obligation
Docket No. : 014-040001US
Customer No. : 33486

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Mail Stop RCE
Commissioner for Patents
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